

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Ryan P. Clarkson

Case No. 23-22221-CMB

Chapter 13

Debtor(s).

Related to Doc. Nos. 12 & 26

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated November 2, 2023
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ _____ to \$ _____ per _____, effective _____; and/or the Plan term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The claim of Carvana (Claim #2) shall govern as to amount at 9.5% with payments determined by the Trustee.

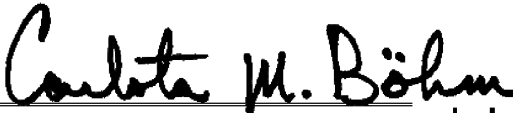
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 2nd day of February, 2024.

Dated: 2/2/2024


United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Charles James Grudowski
Charles James Grudowski, Esquire
PA I.D. #91231
Attorney for debtor
Grudowski Law, P.C.
3925 Reed Blvd, Suite 201
Murrysville, PA 15668
412-904-1940
cjg@grudowskilaw.com

Stipulated by:

/s/ Katherine DeSimone
Katherine DeSimone (PA I.D. #42575)
Attorney for Trustee
Office of the Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
600 Grant Street
Pittsburgh PA 15219
kdesimone@chapter13trusteedpa.com

/s/ Maribeth Thomas
Maribeth Thomas
Counsel to Creditor
Tucker Arensberg PC
1500 One PPG Place
Pittsburgh, PA 15222
412-566-1212
mthomas@tuckerlaw.com

cc: All Parties in Interest to be served by Clerk

In re:
Ryan P. Clarkson
Debtor

Case No. 23-22221-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 02, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2024:

Recip ID	Recipient Name and Address
db	+ Ryan P. Clarkson, 4005 Great Star Court, Jeannette, PA 15644-4768
15648719	+ Navient/earnest Operat, P.O. Box 9655, Wilkes Barre, PA 18773-9655

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 03 2024 00:18:31	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 03 2024 00:18:43	Bridgecrest Credit Company, LLC as Servicer for Ca, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Feb 03 2024 00:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 03 2024 00:11:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15648712	+ Email/PDF: bncnotices@becket-lee.com	Feb 03 2024 00:31:19	American Express National Bank, 115 W. Towne Ridge Parkway, Sandy, UT 84070-5511
15664604	Email/PDF: bncnotices@becket-lee.com	Feb 03 2024 00:18:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15648713	+ Email/PDF: bncnotices@becket-lee.com	Feb 03 2024 00:18:23	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15648714	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 03 2024 00:12:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
15653533	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 03 2024 00:18:32	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
15658119	Email/Text: bnc-quantum@quantum3group.com	Feb 03 2024 00:11:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15648716	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 03 2024 00:18:28	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15664479	Email/PDF: bncnotices@becket-lee.com	Feb 03 2024 00:18:22	Cross River Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15648717	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 03 2024 00:12:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15668149	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 03 2024 00:12:00	Jefferson Capital Systems LLC, Po Box 7999,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 02, 2024

Form ID: pdf900

Total Noticed: 32

			Saint Cloud MN 56302-9617
15648715	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 03 2024 01:07:14	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15660466	+ Email/Text: RASEBN@raslg.com	Feb 03 2024 00:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15669047	Email/PDF: resurgentbknotifications@resurgent.com	Feb 03 2024 00:18:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15648718	^ MEBN	Feb 02 2024 23:59:58	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
15672714	Email/PDF: pa_dc_claims@navient.com	Feb 03 2024 00:18:40	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15650826	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2024 00:11:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15648720	+ Email/PDF: ebnotices@pnmac.com	Feb 03 2024 00:18:32	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15662161	+ Email/PDF: ebnotices@pnmac.com	Feb 03 2024 00:18:23	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15648721	^ MEBN	Feb 03 2024 00:00:02	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
15670553	Email/Text: bnc-quantum@quantum3group.com	Feb 03 2024 00:11:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15662067	Email/Text: bnc-quantum@quantum3group.com	Feb 03 2024 00:11:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
15648722	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 03 2024 00:18:43	Synco/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5064
15669826	Email/PDF: ebn_ais@aisinfo.com	Feb 03 2024 00:18:22	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
15648723	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 03 2024 01:07:11	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15648724	+ Email/Text: collections@meettally.com	Feb 03 2024 00:11:00	Tally Technologies, Inc, Attn: Bankruptcy, 375 Alabama St #325, San Francisco, CA 94110-7334
15648725	^ MEBN	Feb 03 2024 00:00:27	Telecom Selfreported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2
Date Rcvd: Feb 02, 2024

User: auto
Form ID: pdf900

Page 3 of 3
Total Noticed: 32

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2024 at the address(es) listed below:

Name	Email Address
Charles James Grudowski	on behalf of Debtor Ryan P. Clarkson cjc@grudowskilaw.com admin@grudowskilaw.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maribeth Thomas	on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7